decrypting said digital signature using said second guide public key, said first guide public key being stored in the device;

     (e)   passing said message to said smart card;

     (f)   decrypting, **in said smart card,** said message using a private key of the smart card to obtain event information and a symmetric key, said smart card private key being stored within the smart card;

     (g)   storing said event information in the smart card and updating account information based on said event information;

     (h)   receiving from the service provider said selected event, said selected event being scrambled using said symmetric key; and

     (i)   descrambling, in said smart card, said selected event using said symmetric key to generate a descrambled event.

REMARKS

No fee is believed to been incurred by virtue of this amendment. However, if a fee is incurred on the basis of this amendment, please charge such fee against deposit account 07-0832.

Respectfully Submitted,
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